AMENDMENTS TO THE CLAIMS

The claims in this listing will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (Currently Amended) An electronic settlement method used in a computer system which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, the recording medium storing a balance of first electronic money, the method comprising: by the computer system, at a predetermined timing of settlement,

reading the balance of first electronic money from the recording medium;

acquiring an amount of a claim;

depreciating the first electronic money with respect to time and without a purchase, by reducing the balance of the first electronic money at a predetermined rate based on a difference between a predetermined reference date and a settlement date and using the reduced balance as a new balance of the first electronic money;

automatically transferring the reduced part of the balance of the first electronic money to a predetermined account; and

reducing an amount equal to at least a part of the amount of the claim at the time of the settlement, from the reduced balance of the first electronic money.

2. (Currently Amended) The electronic settlement method according to claim 1, further comprising, when a balance of second electronic money which is not depreciated with

time is recorded in the recording medium, in addition to ~~reduction~~ <u>reducing</u> of a part of the amount of <u>the</u> claim from the balance of the first electronic money, reducing the remaining amount of <u>the</u> claim from the balance of the second electronic money.

3. (Currently Amended) The electronic settlement method according to claim 2, wherein an upper limit of a proportion of the first electronic money to a total amount to be paid <u>is</u> <u>provided</u>.

4. (Previously Presented) The electronic settlement method according to claim 1, wherein a lower limit of an amount to be paid by the first electronic money is provided.

5. (Currently Amended) An electronic settlement method which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, in a computer system, the recording medium recording a balance of first electronic money <u>which is depreciated with respect to time</u> and a balance of second electronic money <u>which is not depreciated with respect to time</u>, the method comprising: by the computer system, at a predetermined timing of settlement,

only when the settlement is ~~done~~ <u>performed</u> using the first electronic money in combination with the second electronic money, allowing an amount equal to at least a part of the amount of <u>a</u> claim to be reduced from the balance of the first electronic money,

wherein an upper limit of a proportion of the first electronic money to a total amount to be paid is provided.

6. (Original) The electronic settlement method according to claims 5, wherein a lower limit of an amount to be paid by the first electronic money is provided.

7. (Original) The electronic settlement method according to claim 5, wherein an expiration date of the first electronic money is provided.

8. (Currently Amended) A recording medium carrying electronic money which stores a balance of electronic money which is information regarding a monetary value and capable of being settled electronically, the recording medium used in electronic settlement by a ~~computer~~ processing device, the recording medium comprising:

information of a balance of first electronic money which is depreciated with respect to time by the ~~computer~~ processing device; and

a depreciation rate which is used by the ~~computer~~ processing device for depreciating the depreciated electronic money, the depreciation rate being a ratio between balances of the first electronic money before and after depreciating the first electronic money.

9. (Previously Presented) The recording medium according to claim 8 further comprising:

information of a balance of second electronic money which is not changed in value with time; and

an upper limit of a proportion of the first electronic money to a total amount to be paid at the time of settlement.

10.   (Previously Presented)   The recording medium according to claim 8, further comprising information of a lower limit of an amount to be paid by the first electronic money.

11.   (Previously Presented)   The recording medium according to claim 8, further comprising information of a depreciation date which shows a timing on which the first electronic money is depreciated.

12.   (Currently Amended)   A recording medium carrying electronic money which stores a balance of the electronic money which is information regarding a monetary value and capable of being settled electronically, the recording medium used in electronic settlement by a ~~computer~~ processing device, the recording medium comprising:

information of a balance of first electronic money which is depreciated with respect to time;

information of a balance of second electronic money which is not depreciated with respect to time; and

information indicative of an upper limit of a proportion of the first electronic money to a total amount to be paid at a ~~timing~~ time of settlement ~~done~~ performed by the ~~computer~~ processing device with a combination of the first and second electronic money.

13.   (Original)   The recording medium according to claim 12, further comprising information showing an expiration date of the first electronic money.

14. (Original) The recording medium according to claim 12, further comprising a lower limit of an amount to be paid by the first electronic money.

15. (Previously Presented) A processing device of electronic money which reads the information recorded in the recording medium according to claim 8, and depreciates a balance of depreciated electronic money recorded in the recording medium at the depreciation rate based on elapsed days from a predetermined reference date.

16. (Previously Presented) A processing device of electronic money which reads the information recorded in the recording medium according to claim 12, depreciates balances of first electronic money and second electronic money recorded in the recording medium so that the depreciated total becomes equal to an amount of payment, based on information showing an upper limit of a proportion of the first electronic money to a total amount to be paid, and increases electronic money of a recipient of the payment by the amount of payment.

17. (Currently Amended) An electronic settlement method used in an electronic money system which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, the method comprising:

recording a balance of first electronic money with is depreciated with respect to time in the recording medium; and

at the time of settlement, allowing the first electronic money to be used for the settlement when an amount of payment is more than a predetermined amount, or prohibiting the first electronic money from being used when the amount of payment is less ~~more~~ than the predetermined amount.

18. (Original) The electronic settlement method according to claim 17 further comprising:

recording a balance of second electronic money in the recording medium or another recording medium; and

settling a payment using the first electronic money and the second electronic money when an amount of payment is more than the predetermined amount, at a timing of settlement.

19. (Original) The electronic settlement method according to claim 17, wherein the first electronic money is depreciated with time.

20. (Original) The electronic settlement method according to claim 19, further comprising

calculating a balance of the first electronic money after being depreciated based on a difference between a predetermined date and a settlement date and depreciation information showing a degree of depreciation of the first electronic money, the depreciation information recorded in the recording medium, and

substantially replacing the balance of the first electronic money with the calculated balance of the depreciated first electronic money.

21. (Original)   The electronic settlement method according to claim 17, wherein an expiration date is set in the first electronic money.

22. (Previously Presented)   A processing device of electronic money which reads information recorded in the recording medium according to claim 8 at a timing of settlement, and allows the first electronic money to be used when an amount of payment is more than a predetermined amount, or prohibits the first electronic money from being used for the settlement when the amount of payment is less than the predetermined amount.

23. (Currently Amended)   An electronic settlement method used in a computer system which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, the recording medium storing a balance of the electronic money,

the method comprising: by the computer system,

depreciating the balance of the electronic money at a predetermined rate when a predetermined period passes from a reference date;

updating the balance of the electronic money recorded in the recording medium with the depreciated balance; and

moving [[a]] ownership of monetary value of the depreciated amount to others.